# AN IMPORTANT NOTICE CONCERNING CONSUMER PRIVACY



Green Tree<sup>⊤</sup> is committed to protecting your privacy and the security of customer information. This annual notice describes how and why we collect your information and how we protect it. It also informs you regarding your right to choose how we disclose certain personal information about you.

#### THE TYPE OF INFORMATION WE COLLECT

The type of information we collect depends upon the product or service we are providing to you. Our privacy commitment to you applies to personal information, which is nonpublic personal information that you provided on applications and other forms in connection with your loan or insurance purchases. This may also include information about your transactions with us, our affiliates, or others; and information that is provided to us by third parties, including lenders that have transferred your loan or servicing rights to us, credit reporting agencies, individual reference services, public record databases and other recognized providers of nonpublic personal information. The information we collect may include identifying information such as your name, address, social security number and other information on how to contact you; credit worthiness and credit history; as well as transaction information such as account activity and loan terms. We may also collect financial information such as your income, assets and employment status; information about your spouse or dependents; and/or certain demographic information.

### HOW WE TREAT THE INFORMATION

Green Tree is committed to the security and confidentiality of your nonpublic personal information. Our security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only. We maintain physical, electronic and procedural safeguards that comply with the federal regulations to guard your nonpublic personal information.

# DISCLOSURES TO GREEN TREE

We may share information we collect, as listed above, with our affiliates in the Green Tree family. The Green Tree family is made up of various companies, which include consumer lenders, loan servicers, insurance agencies, financial services companies and other privately owned companies. You have a right to prevent this sharing of information, except for the sharing of information relating solely to your transactions with us (such as your payment history) or our experiences with you. If you do not want us to share your information within the Green Tree family, please check the appropriate box, sign and date the attached form and return it to us.

### DISCLOSURES TO OTHER COMPANIES

Signature of Customer \_

We may share information we collect, as listed above, with nonaffiliated companies that perform marketing services on our behalf or with other financial institutions with which we have joint marketing agreements. In addition, we may disclose certain information to affiliated and nonaffiliated third parties, as

applicable and as permitted or required by law. From time to time, Green Tree may wish to make the information we collect, as listed above, available to nonaffiliated companies for the purpose of offering products and services that may be of value to you. Organizations that may receive your information include financial service providers, insurance providers, such as mortgage bankers or insurance agents; and nonfinancial companies, such as retailers, direct marketers or contractors. We will disclose such information only with organizations that agree to treat it confidentially and to use it only for the purposes intended. If you do not want us to disclose information for these purposes, please check the appropriate box, sign and date the attached form and return it to us.

FOR RESIDENTS OF Alaska, California, Florida, Illinois, Maine, Maryland, North Dakota, Vermont: The information that you provide to us will not be shared with nonaffiliated third parties, except as required or permitted by law. If you prefer to receive offers that may be of value to you, you may opt in by checking the appropriate box on the attached form and returning it to us. We typically will retain your personal information for a period of time after the end of a customer relationship. In some cases, we may be required, by law or industry standard, to retain certain information for a specified period of time. We maintain the same standards of privacy for all current and former consumers and customers.

#### A FINAL WORD

Because your trust and confidence in Green Tree matters to us, we are committed to keeping you informed about our privacy practices and your rights. By using information, we are able to deliver products and services that meet your needs. Therefore, it may be necessary for us to periodically review and update our privacy practices in order to honor our commitment.

If you have any questions regarding your rights or the contents of this notice, please write to us at the address below. Although you may receive multiple copies of this notice over time, you only need to notify us once per account of your information sharing preference. The attached form may also be mailed to:

Green Tree Servicing LLC P.O. Box 6172 Rapid City, SD 57709-6172

You may revoke or modify your election at any time by writing to us at the preceding address. Green Tree will maintain your election form or a true and correct copy and you are entitled to a true and correct copy upon request. Nonetheless, you may want to keep a copy of this form for your records.

# †The Green Tree Companies include:

Date

Green Tree Servicing LLC; Green Tree-AL LLC; Green Tree Credit LLC; Green Tree Consumer Discount Company; Green Tree Loan Company; Green Tree Insurance Agency, Inc.; Green Tree Agency, Inc.; Green Tree Insurance Agency of Nevada, Inc.; Green Tree Insurance Agency Reinsurance Limited; Green Tree Investment Holdings III LLC; Green Tree Investment Holdings III LLC; Green Tree MH LLC; Green Tree HE/HI LLC; Green Tree CL LLC; Green Tree HE/HI LLC; Green Tree MH LLC.

CUSTOMER CHOICE: After making your election and signing below, please mail to: Green Tree Servicing LLC, P.O. Box 6172, Rapid City, SD 57709-6172 RESTRICT INFORMATION SHARING WITH OTHER COMPANIES WE DO BUSINESS WITH TO PROVIDE FINANCIAL PRODUCTS AND SERVICES: Residents of Alaska, California, Florida, Illinois, Maine, Maryland, North Dakota, Vermont: Please share my information with nonaffiliated third parties. If you check this box, you are consenting to the disclosure to nonaffiliated third parties of your nonpublic personal information. You may receive offers for other products and services that may be of value to you. Residents of all other states and Canada: Please do not share my information with nonaffiliated third parties. If there are joint borrowers on your account, any borrower may complete this form which will apply to all borrowers on the account. If you check this, you may not receive offers for other products and services that may be of value to you. RESTRICT INFORMATION SHARING WITH COMPANIES WE OWN OR CONTROL: Resident of all states and Canada: Please do not share my information within the Green Tree family. If there are joint borrowers on your account, any borrower may complete this form which will apply to all borrowers on the account. If you check this, you may not receive offers for other products and services that may be of value to you. \* All fields marked with an \* are required to ensure 10-000-012-0003 (08/04) MHD accurate processing of your information sharing request.